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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11
	☐ Chapter 12 ☐ Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Karen First name	First name
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport	D Middle name Fouch-Jenkins Last name	Middle name Last name
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years	First name	First name
	Include your married or	Middle name	Middle name
	maiden names.	Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	XXX - XX- 1842 OR 9 xx - xx-	xxx - xx or 9 xx - xx

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D	ebtor 1 Karen First Name	D Fouch-Jenkins Middle Name Last Name	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
8 years		Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		2509 W 115th St Number Street	Number Street
		Chicago Illinois 60655	
		City State Zip Code Cook	City State Zip Code
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debt	or 1 Karen	D	Fouch-Jenkins		Case number (if kno	own)	
	First Name	Middle Nam					
Part	2: Tell the Court Abo	ut Your Bankrup	tcy Case				
B a	he chapter of the Jankruptcy Code you re choosing to file Inder		brief description of each, see B2010)). Also, go to the top o				dividuals Filing for
_	low you will pay the ee	more details a cashier's che may pay with I need to pay Individuals to living may, but the official poyou choose the	entire fee when I file my pabout how you may pay. Ty ck, or money order If your a credit card or check with the fee in installments. If a Pay Your Filing Fee in Installment is not required to, waive yoverty line that applies to you his option, you must fill out and file it with your petition.	pically, if your attorney is a pre-printed you choose tallments (On any request your fee, and our family sit the Application attorney is a pre-printed to the Application at the Applica	ou are paying the submitting you ad address. This option, significial Form 103 this option only d may do so onlize and you are use submitted.	e fee yourself, r payment on y and attach to A). If you are filingly if your incorunable to pay to	you may pay with cash, your behalf, your attorney the Application for ag for Chapter 7. By law, a me is less than 150% of the fee in installments). If
b	lave you filed for ankruptcy within the ast 8 years?	No. ✓ Yes. District District	Northern District of Illinois Northern District of Illinois Northern District of Illinois	When When When	MM / DD / YYYY 1/2/2015 MM / DD / YYYY	Case number _ Case number _ Case number _	14-32998 15-00032 17-05780
b s fi y p	are any bankruptcy cases pending or ceing filed by a pouse who is not lling this case with ou, or by a business cartner, or by an ffiliate?	✓ No. Yes. Debtor District Debtor District		When When	MM / DD / YYYY	Relationship to Case number, i Relationship to Case number, i	f known
	0o you rent your esidence?	✓ No.	e 12. r landlord obtained an eviction Go to line 12. Fill out <i>Initial Statement Abou</i> this bankruptcy petition.		-		

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D Fouch-Jenkins Debtor 1 Karen Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Karen D Fouch-Jenkins Case number (if known)
First Name Middle Name Last Name

Pa	rt 5: Explain Your Effor	rts to Receive a Brie	fing About Credit Counseling				
		About Debtor 1:		Al	bout Debtor 2 (Sp	oouse Only in a Joint Case):	
15.	Tell the court	You must check one:		Yo	ou must check one:		
whether you have received briefing about credit counseling.		counseling agen	ing from an approved credit cy within the 180 days before I ptcy petition, and I received a npletion.		I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.		
	The law requires that you receive a briefing		he certificate and the payment plan, veloped with the agency.			he certificate and the payment plan, veloped with the agency.	
	about credit counseling before you file for bankruptcy. You must truthfully	counseling agen	ing from an approved credit cy within the 180 days before I ptcy petition, but I do not have a npletion.		counseling ager	ring from an approved credit ncy within the 180 days before I ptcy petition, but I do not have a npletion.	
	check one of the following choices. If you cannot do so, you are not eligible to file.		er you file this bankruptcy petition, opy of the certificate and payment			er you file this bankruptcy petition, opy of the certificate and payment	
If you file anyway, the court can dismiss your case, you will lose whatever filing fee you		from an approve obtain those ser made my reques	ked for credit counseling services d agency, but was unable to vices during the 7 days after I t, and exigent circumstances emporary waiver of the		from an approve obtain those ser made my reques	ked for credit counseling services ed agency, but was unable to vices during the 7 days after I st, and exigent circumstances emporary waiver of the	
	paid, and your creditors can begin collection activities again.	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.			To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.		
			e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.		Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.		
		receive a briefing must file a certifica with a copy of the	fied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.		If the court is satisfied with your reasons, you mu receive a briefing within 30 days after you file. Yo must file a certificate from the approved agency with a copy of the payment plan you developed. If you do not do so, your case may be dismissed.		
			ne 30-day deadline is granted only mited to a maximum of 15 days.			he 30-day deadline is granted only mited to a maximum of 15 days.	
		I am not required counseling beca	d to receive a briefing about credit use of:		I am not required counseling beca	d to receive a briefing about credit ause of:	
		☐ Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	
		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	
		Active duty.	I am currently on active military duty in a military combat zone.		Active duty.	I am currently on active military duty in a military combat zone.	
		about credit coun	are not required to receive a briefing seling, you must file a motion for punseling with the court.		about credit cour	are not required to receive a briefing seling, you must file a motion for ounseling with the court.	

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Debtor 1 Karen First Name	D Middle Name	Fouch-Jenkins Last Name	Case number (if	known)			
	estions for Reporting						
16. What kind of debts do you have?	16a. Are your debt "incurred by a □ No. Go to □ Yes. Go to 16b. Are your debt money for a bo □ No. Go to □ Yes. Go to	s primarily consumer in individual primarily for line 16b. Iline 17. s primarily business of usiness or investment of line 16c.	or a personal, family, or ho lebts? <i>Business debts</i> are	e debts that you incurred to obtain of the business or investment.			
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing un	g under Chapter 7. Go to der Chapter 7. Do you e e paid that funds will be		t property is excluded and administrative ecured creditors?			
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	□ 5	,000-5,000 5,001-10,000 0,001-25,000	25,001-50,000 50,001-100,000 More than 100,000			
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,0 \$100,001-\$500 \$500,001-\$1 m	000	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million				
20. How much do you estimate your liabilities to be?	□ \$0-\$50,000 □ \$50,001-\$100,0 ☑ \$100,001-\$500 □ \$500,001-\$1 m	000	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million				
Part 7: Sign Below							
For you	correct. If I have chosen to fi of title 11, United Stunder Chapter 7. If no attorney represout this document,	le under Chapter 7, I a tates Code. I understar ents me and I did not p I have obtained and rea	m aware that I may procee nd the relief available unde pay or agree to pay someo ad the notice required by 1				
	I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.						
	/s/ Karen Fouc		Signatui	re of Debtor 2			
	Executed on _	6/20/2017 MM / DD / YYYY	Execut				

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Debtor 1 Karen	D	Fouch-Jenkins	Case number (i	f known)				
First Name	Middle Name	Last Name	<u></u>					
For your attorney, if you are represented by one	eligibility to proceed und	der Chapter 7, 11, 12, or 13	of title 11, Unite	have informed the debtor(s) about ed States Code, and have explained the also certify that I have delivered to the				
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. § 342(b)	and, in a case in	which § 707(b)(4)(D) applies, certify that I				
represented by an	have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.							
attorney, you do not	•	. ,		·				
need to file this page.	/s/ Brian Atlas		Date	6/20/2017				
	Signature of Attorney f	or Debtor	<u> </u>	MM / DD / YYYY				
	.,							
	Brian Atlas							
	Printed name							
	Semrad Law Firm							
	Firm name							
	11101 S. Western Ave	nue						
	Street							
	Chicago	Illino	is	60643				
	City	State)	Zip Code				
	Contact phone		Email address	batlas@semradlaw.com				
	Bar number		State					

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	·	
Karen	D	Fouch-Jenkins
irst Name	Middle Name	Last Name
First Name	Middle Name	Last Name
kruptcy Court for the:	Northern	District of Illinois
		(State)
	irst Name	irst Name Middle Name irst Name Middle Name

Check if this is an
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$170,973.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$10,658.00
1c. Copy line 63, Total of all property on Schedule A/B	\$181,631.00
art 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule L	D \$195,172.28
. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$200.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i>	\$13,702.00
Your total liabiliti	\$209,074.28
art 3: Summarize Your Income and Expenses	
. Schedule I: Your Income (Official Form 106I)	\$2,766.79
Copy your combined monthly income from line 12 of Schedule I	

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D Fouch-Jenkins Debtor 1 Karen __ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$3,423.88 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$200.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$200.00

9g. Total. Add lines 9a through 9f.

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Fill in this	information to identify your	case:					
Debtor 1	Karen	D		Fouch-Jenkins			
Deptor I	First Name	Middle N	ame	Last Name			
Debtor 2							
(Spouse, if fi	ling) First Name	Middle N	ame	Last Name			
United Sta	ates Bankruptcy Court for the	Northern		District of Illinois (State)			
Case num (If known)	nber			(Ctate)			
Officia	al Form 106A/B			<u> </u>		Check if this is an amended filing	
Sche	dule A/B: Prop	erty				12/1	
category vresponsib write your Part 1:	where you think it fits best. le for supplying correct info name and case number (if Describe Each Residen	Be as complete ar ormation. If more sp known). Answer ev ice, Building, Lar	nd accu pace is very que nd, or (Other Real Estate You Own or Ha	are filing together, both as form. On the top of any are	are equally	
1. Do you	• •	equitable interest i	n any re	esidence, building, land, or similar pro	perty?		
l ∐	No. Go to Part 2						
✓	Yes. Where is the property?						
1.1	Street address, if available, o	r other description	✓ Sir	s the property? Check all that apply. gle-family home	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims <i>Secured by Property.</i>	
	2509 W 115th St Number Street	·		plex or multi-unit building	Current value of the	Current value of the	
	Number Street			ndominium or cooperative anufactured or mobile home	entire property? \$170973.00	portion you own? \$170973.00	
	Chicago Illinois	60655	HLa		Ψ σσ. σ. σσ	Ψσσ.σ.σσ	
	City State	Zip Code	Inv	restment property	Describe the nature of		
	Cook		Tir	neshare	interest (such as fee s the entireties, or a life		
	County		Ot	ner			
			Who h	as an interest in the property? Check	Check if this is co (see instructions)	ommunity property	
				btor 1 only			
				btor 2 only			
				btor 1 and Debtor 2 only			
			At	least one of the debtors and another			
				information you wish to add about this	item, such as local		
				ty identification			
If vou	own or have more than one,	list here:	Hullibe				
,	,		What i	s the property? Check all that apply.		claims or exemptions. Put	
1.2	Street address, if available, o	r other description	Sir	gle-family home		ured claims on Schedule D: aims Secured by Property.	
	Street address, if available, o	r other description	Du Du	plex or multi-unit building		· · ·	
			Co	ndominium or cooperative	Current value of the entire property?	Current value of the portion you own?	
				nufactured or mobile home			
	Number Street		La		Describe the nature of	of your ownership	
				restment property	interest (such as fee s	simple, tenancy by	
	City State	Zip Code		neshare ner	the entireties, or a life	e estate), if known.	
			∐ Who h	as an interest in the property? Check	Check if this is co	ommunity property	
			one.				
				btor 1 only			
				btor 2 only			
				btor 1 and Debtor 2 only least one of the debtors and another			
			ш		. ta a a a a a a a a a a a a a a a a a a		
				information you wish to add about this	item, such as local		

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Debtor 1	Karen	D	Fouch-Jenkins Case number	er (if known)	
DCDIOI 1	First Name	Middle Name	Last Name		
2. Add you ha Part 2: Do you ow	the dollar value of the pove attached for Part 1. W Describe Your Vehicle on the someone else drives. If the someone else drives and the someone was trucks, tractors, sport units and the someone of the someone units and the someone else drives.	Zip Code Zip Code rtion you own for rite that number heres you lease a vehicle,	What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare Other Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Other information you wish to add about this item, property identification number: all of your entries from Part 1, including any entriestere. It in any vehicles, whether they are registered or nalso report it on Schedule G: Executory Contracts and	Current value of the entire property? Describe the nature of interest (such as fee the entireties, or a lift Check if this is co (see instructions) such as local es for pages \$1	simple, tenancy by e estate), if known. community property
3.1	Make Model: Year:	Saturn Vue 2004	Who has an interest in the property? Check one. Debtor 1 only	the amount of any sec	d claims or exemptions. Put cured claims on <i>Schedule D:</i> laims Secured by Property.
	Approximate mileage: Other information:	100000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	Current value of the entire property? \$1475.00	Current value of the portion you own? \$1475.00
3.2	Make Model: Year: Approximate mileage: Other information:	Ford Fiesta 2011 68000	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	the amount of any sec	d claims or exemptions. Put sured claims on <i>Schedule D: laims Secured by Property.</i> Current value of the portion you own? \$6900.00
			Check if this is community property (see instructions)		

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,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	Karen First Name	D Middle Name	Fouch-Jenkins Last Name	Case number	er (if known)	
3.3	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this is communiinstructions)	and another	the amount of any secu	claims or exemptions. Pured claims on Schedule Laims Secured by Property. Current value of the portion you own?
3.4	Make Model: Year: Approximate mileage: Other information:	<u> </u>	Who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors	, ,	the amount of any secu	claims or exemptions. Pured claims on Schedule Laims Secured by Property. Current value of the portion you own?
			Check if this is communi	ty property (see		
	mples: Boats, trailers, motor No		instructions) r recreational vehicles, other version of the state of	•		
Exa	nples: Boats, trailers, motor No Yes		r recreational vehicles, other v	otorcycle accessori roperty? Check	Do not deduct secured the amount of any secu	claims or exemptions. Pu tred claims on <i>Schedule L</i> nims Secured by Property. Current value of the portion you own?

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Debtor 1 Karen D Fouch-Jenkins Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Misc. Household Goods \$350.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Misc. Electronics \$125.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$300.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Misc. Jewelry \$250.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1525.00 for Part 3. Write that number here

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D Fouch-Jenkins Debtor 1 Karen Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ✓ Yes \$1.00 Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: \$7.00 17.1. Checking account: Citibank \$750.00 17.2. Checking account: Chase 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Debt	tor 1 Karen	D	Fouch-Jenkins	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	orate bonds and other negotial include personal checks, cashiers ents are those you cannot transfe assuer name:	' checks, promissory notes, a	nd money orders.	
21.), thrift savings accounts, or o	other pension or profit-sharing plans	
	✓ No	Type of account:	Institution name:		
	Yes. List each account	401(k) or similar plan:	mstation name.		
	separately.	Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:	-		
		Additional account:			
		Additional account:			
22.		prepayments d deposits you have made so that with landlords, prepaid rent, publi			
	Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or for a nu	mber of years)	
	✓ No ☐ Yes	Issuer name and description:			
					-

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Debte	or 1 Karen First Name	D Middle Name	Fouch-Jenkins Last Name	Case number (if known)	
24.		education IRA, in an account in a qualified		auglified state tuition program	
24.		O(b)(1), 529A(b), and 529(b)(1).	ABLE program, or under a	i quaimed state tuition program.	
	No Ir	stitution name and description. Separately file	the records of any interests.1	11 U.S.C. § 521(c):	
	Yes				
	_				
25.	Trusts, equitab exercisable for	e or future interests in property (other tha your benefit	n anything listed in line 1),	and rights or powers	
	✓ No				
	Yes. Describ	e			
26.	Patents, copyri	 ghts, trademarks, trade secrets, and other	intellectual property		
		et domain names, websites, proceeds from ro	yalties and licensing agreeme	ents	
	✓ No Yes. Describ	e			
	<u> </u>				
27.		hises, and other general intangibles ng permits, exclusive licenses, cooperative ass	ociation holdings liquor licer	acoc professional licenses	
	No No	ig permis, exclusive licenses, cooperative ass	ociation noidings, liquol licel	ises, professional licenses	
	Yes. Describ	e			
Mon	ney or property	owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or property Tax refunds owe				portion you own? Do not deduct secured
	Tax refunds owe	d to you		Fodoral:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds owe ✓ No Yes. Give sprabout t	d to you ecific information nem, including whether		Federal:	portion you own? Do not deduct secured claims or exemptions. \$0.00
	Tax refunds owe ✓ No Yes. Give spr about t you alre	d to you		State:	portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds owe No Yes. Give spr about t you alre and the	d to you ecific information nem, including whether ady filed the returns tax years		State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owe No Yes. Give spendout to you alread the second th	d to you crific information nem, including whether ady filed the returns	ld support, maintenance, div	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owe No Yes. Give spr about t you alre and the Family support Examples: Past d	d to you ceific information nem, including whether ady filed the returns tax years	ld support, maintenance, div	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owe No Yes. Give spr about t you alre and the Family support Examples: Past d	d to you ecific information nem, including whether ady filed the returns tax years	ld support, maintenance, div	State: Local: orce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owe No Yes. Give spr about t you alre and the Family support Examples: Past d	d to you ceific information nem, including whether ady filed the returns tax years	ld support, maintenance, div	State: Local: orce settlement, property settlemen Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t
28.	Tax refunds owe No Yes. Give spr about t you alre and the Family support Examples: Past d	d to you ceific information nem, including whether ady filed the returns tax years	ld support, maintenance, div	State: Local: orce settlement, property settlemen Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00
28.	Tax refunds owe ✓ No Yes. Give spreadout to you alread the support Examples: Past do ✓ No Yes. Give spreadout to you alread the support Examples: Past do ✓ No Yes. Give spreadout to you alread the support Examples: Past do	d to you secific information nem, including whether ady filed the returns tax years	ld support, maintenance, div	State: Local: orce settlement, property settlemen Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00
29.	Tax refunds owe ✓ No Yes. Give speabout to you alread the your arread the young the	d to you ceific information nem, including whether ady filed the returns tax years	ty benefits, sick pay, vacation	State: Local: Orce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owe ✓ No Yes. Give speabout to you alread the you a	comeone owes you la wages, disability insurance payments, disabil Security benefits; unpaid loans you made to s	ty benefits, sick pay, vacation	State: Local: Orce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owe ✓ No Yes. Give speabout to you alread the you a	comeone owes you la wages, disability insurance payments, disabil Security benefits; unpaid loans you made to s	ty benefits, sick pay, vacation	State: Local: Orce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Karen	D	Fouch-Jenkins	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance Examples: Health, disa		savings account (HSA); credit, hor	neowner's, or renter's insurance	
	Yes. Name the ins	urance company	ompany name:	Beneficiary:	Surrender or refund value:
32.			neone who has died ceeds from a life insurance policy,	or are currently entitled to receive	
	No Yes. Describe				
33.		parties, whether or not you employment disputes, insuran	have filed a lawsuit or made a ce claims, or rights to sue	demand for payment	
34.	Other contingent an to set off claims No Yes. Describe	d unliquidated claims of eve	ery nature, including countercla	nims of the debtor and rights	
35.	Any financial assets No Yes. Describe	you did not already list			
36.			art 4, including any entries for		\$758.00
Part			_	erest In. List any real estate in Part	1.
37.	טס you own or have a	any legal or equitable intere	est in any business-related prop		
	No. Go to Part 6. Yes. Go to line 38			p D	urrent value of the ortion you own? o not deduct secured claims r exemptions
38.	Accounts receivable	or commissions you alread	y earned		
	No Yes. Describe	-			
39.	Examples: Business-re	rnishings, and supplies elated computers, software, m	odems, printers, copiers, fax mach	nines, rugs, telephones, desks, chairs, elect	ronic devices
	✓ No Yes. Describe				

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Deb	tor 1 Karen	D	Fouch-Jenkins	Case number (if known)	
	First Name	Middle Name	Last Name		
40.	Machinery, fixtures, e	equipment, supplies you	use in business, and tools of your trade	e	
	✓ No				
	Yes. Describe				
	_				
44					
41.	Inventory				
	✓ No				
	Yes. Describe				
12	Interests in partnersh	nine or joint vontures			
42.		iips or joint ventures			
	✓ No		Name of entity:	% of ownership:	
	Yes. Give specific		rtaine or entity.	70 of ownorship.	
	information about them				
	urom				
12	Customor lists mailing	ı lists, or other compilati	one		
45.		j lists, or other complian	olis		
	✓ No				
	Yes. Do your lists	include personally identifial	ble information (as defined in 11 U.S.C. §	101(41A))?	
	☐ No				
	Yes. Desc	eribe			
44.	Any business-related	property you did not alre	eady list		
	✓ No				
	Yes. Give specific				
	information				<u> </u>
					_
					_
			art 5, including any entries for pages y		
•					
Part			nl Fishing-Related Property You C	wn or Have an Interest In.	
	If you own or have ar	n interest in farmland, list it i	n Part 1.		
46.	Do you own or have a	any legal or equitable int	erest in any farm- or commercial fishi	ng-related property?	
	No. Go to Part 7.				Current value of the
	Yes. Go to line 47				portion you own? Do not deduct secured claims
					or exemptions
47.	Farm animals				
	Examples: Livestock, p	oultry, farm-raised fish			
	No				
	Yes. Describe				
	_				

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Debt	tor 1 Karen First Name	D Middle Name	Fouch-Jenkins Last Name	Case number (if known)	
48.	Crops-either growi	ng or harvested			
	No Yes. Describe				
49.	Farm and fishing ed	quipment, implements, machinery, fixtu	res, and tools of trade		
	√ No				
	Yes. Describe				
50.	Farm and fishing su	upplies, chemicals, and feed			
	✓ No				
	Yes. Describe				
51.	Any farm- and com	mercial fishing-related property you did	not already list		
	No				
	Yes. Describe				
52 A	dd the dollar value a	of all of your entries from Part 6, includi	ng any entries for pages w	ou have attached	
		ber here	pages yo		
				_	
Part	7: Describe All F	Property You Own or Have an Inter	est in That You Did No	t List Above	
53.		property of any kind you did not already skets, country club membership	list?		
	No No	note, country olds membership			
	Yes. Give specifi	С			
	information				
54 A	dd the dellar value o	of all of your entries from Part 7. Write t	aat number bere	1	•
J4. A	du the donar value t	n an or your entities nom Fart 7. Write ti	iat number nere		
Part	8: List the Totals	of Each Part of this Form			
55. I	Part 1: Total real est	ate, line 2			\$170973.00
56.	part 2 total vehicles,	line 5	\$8375.00		
57. P	Part 3: Total persona	l and household items, line 15	\$1525.00		
58. P	Part 4: Total financia	l assets, line 36	\$758.00		
59. i	Part 5: Total busines	s-related property, line 45			
60. I	Part 6: Total farm- a	nd fishing-related property, line 52			
61. I	Part 7: Total other p	roperty not listed, line 54			
62.1	Total personal prope	rty. Add lines 56 through 61	\$10658.00	Copy personal property total	+ \$10658.00
				Copy personal property total	
63. T	otal of all property o	on Schedule A/B. Add line 55 + line 62			\$181631.00

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Debtor 1	Karen	D	Fouch-Jenkins	Case number (if known)	
	First Name	Middle Name	Last Name		

Schedule A/B: Property. Additional page

Part 3: Describe Your Personal and Household Items					
Do you own or ha	ve any legal or equitable interest in any of the following items?	Current value of the portion you own? Do not deduct secured claims or exemptions.			
6.2. Household good	ds and furnishings				
No					
Yes. Describe	Refrigerator	\$500.00			

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Fill in this information to identify your case:						
Debtor 1	Karen	D	Fouch-Jenkins			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)			
Case number (If known)			(otate)			

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pai	t 1: Identify the Property You Clair	n as Exempt		
1.	Which set of exemptions are you claim	ing? Check one only, ev	ven if your spouse is filing with you.	
	You are claiming state and federal	nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)	
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(2)	
2.	For any property you list on Schedule A	/B that you claim as e	exempt, fill in the information below.	
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
	Brief description: 2509 W 115th St, Chicago, IL 60655 Line from Schedule A/B: 01	\$170,973.00	\$5,617.72 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-901
	Brief			735 ILCS 5/12-1001(b)
	description:	\$350.00	\$350.00	-
	Misc. Household Goods Line from Schedule A/B: 06		100% of fair market value, up to any applicable statutory limit	_
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) within 1,215 days before you filed this case?	

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Debtor 1 Karen D Fouch-Jenkins Case number (if known)
First Name Middle Name Last Name

Brief description of the property and line on Schedule A/B that lists this	Current value of the portion you	Amount of the exemption you claim	Specific laws that allow exemption
property	own	Check only one box for each exemption.	
	Copy the value from Schedule A/B		
Brief	\$300.00		735 ILCS 5/12-1001(a)
description: Used Clothing	Ψ300.00	\$300.00	<u>_</u>
Line from Schedule A/B: 11		100% of fair market value, up to any applicable statutory limit	
Brief	#050.00		735 ILCS 5/12-1001(b)
description:	\$250.00	\$250.00	
Misc. Jewelry Line from Schedule A/B: 12		100% of fair market value, up to any applicable statutory limit	_
Brief			735 ILCS 5/12-1001(b)
description:	\$125.00	\$125.00	
Misc. Electronics Line from Schedule A/B: 07		100% of fair market value, up to any applicable statutory limit	_
Brief			735 ILCS 5/12-1001(b)
description:	\$1.00	\$1.00	
Cash on Hand Line from Schedule A/B: 16		100% of fair market value, up to any applicable statutory limit	_
Brief description:	\$1,475.00	7	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)
Saturn Vue, 2004		\$0 100% of fair market value, up to any	_
Line from Schedule A/B: 03		applicable statutory limit	
Brief	\$7.00		735 ILCS 5/12-1001(b)
description: Checking account,	\$7.00	\$7.00	_
Citibank		100% of fair market value, up to any applicable statutory limit	
Line from Schedule A/B: 17		αρριισασίε στατατοί у πιτιπ	
Brief description:	\$750.00		735 ILCS 5/12-1001(b)
Checking account,	<u> </u>	\$750.00	<u>_</u>
Chase		100% of fair market value, up to any	
Line from Schedule A/B: 17		applicable statutory limit	
Brief description:	\$6,900.00	V	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)
Ford Fiesta, 2011			_
Line from Schedule A/B: 03		100% of fair market value, up to any applicable statutory limit	
Brief description:	\$500.00		735 ILCS 5/12-1001(b)
description: Refrigerator	Ψυσυ.συ	\$0	_
Line from Schedule A/B: 06		100% of fair market value, up to any applicable statutory limit	

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			9			
Fill in	this information to identify your ca	se:				
Debto	or 1 Karen	D	Fouch-Jenkins			
	First Name	Middle Name	Last Name			
Debto (Spous	or 2 e, if filing) First Name	Middle Name	Last Name			
United	d States Bankruptcy Court for the:	Northern	District of Illinois			
	number		(State)			
(If know						_
Offi	icial Form 106D					Check if this is an amended filing
Scl	nedule D: Credito	ors Who Hav	e Claims Secure	ed by Prop	erty	12/1
			are filing together, both are equa			formation. If
	space is needed, copy the Addition and case number (if known).	onal Page, fill it out, num	ber the entries, and attach it to t	his form. On the top	of any additional pa	ages, write your
	Oo any creditors have claims se	oured by your propert	ı?			
' [•		; : ith your other schedules. You hav	e nothing else to rep	ort on this form	
L D	Yes. Fill in all of the information		iar your outer corrodation rourial	o riou iii ig oloo to rop	ore ore also forms	
	<u></u>	T DOIOW.				
Part		b	and also Pet the condition	0.1	0.1	0.10
2.	List all secured claims. If a credit separately for each claim. If more the			Column A Amount of claim	Column B Value of	Column C Unsecured
	in Part 2. As much as possible, list	the claims in alphabetical c	rder according to the creditor's	Do not deduct the	collateral	portion
	name.			value of collateral.	that supports this claim	If any
2.1	BRIDGECREST CREDIT	Describe the property	that secures the claim:	\$15,317.00	\$6,900.00	\$8,417.00
	Creditor's Name 4020 E INDIAN SCHOOL RD	2011 Ford Fiesta	mat secures the claim.			<u></u>
	Number Street		the claim is: Check all that apply.			
		Contingent				
	PHOENIX AZ 85018	Unliquidated				
	City State ZIP Code Who owes the debt? Check one.	Disputed				
	✓ Debtor 1 only	Nature of lien. Check al	that apply.			
	Debtor 2 only		nade (such as mortgage or secured			
	Debtor 1 and Debtor 2 only	car loan)	as tax lien, mechanic's lien)			
	At least one of the debtors and another	Judgment lien from	,			
	Check if this claim relates	Other (including a rig				
	to a community debt Date debt was 11/2016					
	incurred 11/2010	Last 4 digits of accoun	t number5501			
2.2	Carmax Auto Finance Creditor's Name	Describe the property	that secures the claim:	\$13,500.00	\$1,475.00	<u>\$12,025.0</u> 0
	PO Box 3174 Number Street	Saturn Vue Value: \$2,4	00.00 the claim is: Check all that apply.			
	Number Street	Contingent	the claim is. Oneck all that apply.			
	Milwaukee WI 53201	Unliquidated				
	City State ZIP Code	Disputed				
	Who owes the debt? Check one. Debtor 1 only	Nature of lien. Check al	that apply			
	Debtor 2 only		nade (such as mortgage or secured			
	Debtor 1 and Debtor 2 only	car loan)	iaas (sasii as iiisiigags si sssaisa			
	At least one of the debtors	Statutory lien (such	as tax lien, mechanic's lien)			
	and another	Judgment lien from	a lawsuit			
	Check if this claim relates to a community debt	Other (including a rig	ht to offset)			
	Date debt was incurred	Last 4 digits of accoun	t number			
		our entries in Column A	on this page. Write that number	\$28,817.00		
	here:					

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Debto		D Fouch-Jenki	ns Case n	umber (if known)		
Pa	Additional Page	Middle Name Last Name this page, number them beginning	with 2.3, followed by	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.3	Fifth Third Mortgage Company Creditor's Name 5001 Kingsley Drive Number Street Cincinnati OH 45227 City State ZIP Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Date debt was incurred	Describe the property that secure 2509 W 115th St, Chicago, IL 606 As of the date you file, the claim Contingent Unliquidated Disputed Nature of lien. Check all that apply An agreement you made (such car loan) Statutory lien (such as tax lien, Judgment lien from a lawsuit Other (including a right to offset Last 4 digits of account number	is: Check all that apply. is: check all that apply. as mortgage or secured mechanic's lien)	_	\$170,973.00	\$0.00
2.4	Aarons Creditor's Name 2935 W. 159th Street Number Street Markham IL 60428 City State ZIP Code Who owes the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Date debt was incurred	Refrigerator As of the date you file, the claim Contingent Unliquidated Disputed Nature of lien. Check all that apply An agreement you made (such car loan) Statutory lien (such as tax lien, Judgment lien from a lawsuit Other (including a right to offset	is: Check all that apply. /. as mortgage or secured mechanic's lien)		\$500.00	\$500.00
	Add the dollar value of you	our entries in Column A on this pag your form, add the dollar value tota		\$166,355.28 \$195,172.28		

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		Do	ocument Page 25 o	–			
Fill in this infor	mation to identify your ca	ase:					
Debtor 1	Karen First Name	D Middle Name	Fouch-Jenkins Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Sankruptcy Court for the:	Northern	District of Illinois				
Case number			(State)				
Official F	orm 106E/F				Chec	ck if this is an	amended filing
Schedi	ule E/F: Cre	ditors Who	Have Unsecur	ed Claims	S		12/15
Form 106A/B) claims that are the entries in the known).	and on Sc <i>hedule G: Exec</i> e listed in Sc <i>hedule D: C</i> l	cutory Contracts and Un reditors Who Hold Clain ach the Continuation P	at could result in a claim. Also lis nexpired Leases (Official Form 10 ns Secured by Property. If more s age to this page. On the top of a	96G). Do not include pace is needed, cop	any creditors y the Part yo	s with partia u need, fill i	illy secured t out, number
1. Do any c	reditors have priority un:	secured claims against					
Yes. 2. List all o listed, ide As much Continuat	ntify what type of claim it is as possible, list the claims ion Page of Part 1. If more	claims. If a creditor has s. If a claim has both prio in alphabetical order accordithan one creditor holds a	more than one priority unsecured c rity and nonpriority amounts, list the ording to the creditor's name. If you a particular claim, list the other credi	at claim here and show have more than two p tors in Part 3.	v both priority	and nonprio	rity amounts.
Yes. 2. List all o listed, ide As much Continuat	f your priority unsecured ntify what type of claim it is as possible, list the claims ion Page of Part 1. If more	claims. If a creditor has s. If a claim has both prio in alphabetical order accordithan one creditor holds a	more than one priority unsecured c rity and nonpriority amounts, list the ording to the creditor's name. If you	at claim here and show have more than two p tors in Part 3.	v both priority priority unsecu	and nonprio red claims, fi Priority	rity amounts. Il out the Nonpriority
Yes. 2. List all or listed, ide As much Continuat (For an example)	f your priority unsecured ntify what type of claim it is as possible, list the claims ion Page of Part 1. If more planation of each type of	claims. If a creditor has s. If a claim has both prio in alphabetical order accordithan one creditor holds a	more than one priority unsecured c rity and nonpriority amounts, list the ording to the creditor's name. If you a particular claim, list the other credi	at claim here and shown have more than two p tors in Part 3. klet.)	v both priority priority unsecu	and nonprio red claims, fi	rity amounts. Il out the
Yes. 2. List all or listed, ide As much Continuat (For an example)	f your priority unsecured ntify what type of claim it is as possible, list the claims ion Page of Part 1. If more splanation of each type of control of the	claims. If a creditor has s. If a claim has both prio in alphabetical order accordithan one creditor holds a	more than one priority unsecured c rity and nonpriority amounts, list the ording to the creditor's name. If you a particular claim, list the other credi s for this form in the instruction boo	at claim here and shown have more than two plots in Part 3. klet.)	v both priority priority unsecu Total claim	and nonprio red claims, fi Priority amount	rity amounts. Il out the Nonpriority amount

Is the claim subject to offset?

✓ No
☐ Yes

Other. Specify ___

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Debtor 1 Karen D Fouch-Jenkins Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. Total claim 4.1 City of Chicago Parking \$2,761.00 Last 4 digits of account number Nonpriority Creditor's Name 121 N. LaSalle St # 107A When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60602 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: V Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ Due Is the claim subject to offset? Yes 4.2 Comcast \$162.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 11621 E. Marginal Way # 5 Number As of the date you file, the claim is: Check all that apply. Bankruptcy Dept Contingent Unliquidated Washington 98168 Seattle City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ Due Is the claim subject to offset? **✓** No Yes 4.3 ComEd \$0.00 Last 4 digits of account number _ Nonpriority Creditor's Name When was the debt incurred? 3 Lincoln Center As of the date you file, the claim is: Check all that apply. Bankruptcy Section Contingent Unliquidated 60181 Oakbrook Terrace Illinois City Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only **✓** Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify _ Notice Only Is the claim subject to offset? **✓** No Offician Yes Schedule E/F: Creditors Who Have Unsecured Claims page 2

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D Fouch-Jenkins Debtor 1 Karen Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 DEPT OF EDUCATION/NELN \$33,657.00 Last 4 digits of account number 0349 Nonpriority Creditor's Name When was the debt incurred? 09/2011 121 S 13TH ST Number Street As of the date you file, the claim is: Check all that apply. Contingent 68508 LINCOLN Nebraska Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes DEPT OF EDUCATION/NELN \$31,410.00 Last 4 digits of account number 9245 Nonpriority Creditor's Name 121 S 13TH ST When was the debt incurred? 01/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent LINCOLN Nebraska 68508 Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes DEPT OF EDUCATION/NELN 4.6 \$28,030.00 Last 4 digits of account number _ Nonpriority Creditor's Name 121 S 13TH ST When was the debt incurred? 11/2015 Number As of the date you file, the claim is: Check all that apply. Contingent LINCOLN 68508 Nebraska Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts

No Yes

Is the claim subject to offset?

Other. Specify

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D Debtor 1 Karen Fouch-Jenkins Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** DEPT OF EDUCATION/NELN 4.7 \$18,539.00 Last 4 digits of account number 8845 Nonpriority Creditor's Name 121 S 13ŤH ST When was the debt incurred? 09/2014 Number Street As of the date you file, the claim is: Check all that apply. Contingent 68508 LINCOLN Nebraska Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes DEPT OF EDUCATION/NELN \$18,530.00 Last 4 digits of account number 4745 Nonpriority Creditor's Name 121 S 13TH ST When was the debt incurred? 08/2013 Number Street As of the date you file, the claim is: Check all that apply. Contingent LINCOLN Nebraska 68508 Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes DEPT OF EDUCATION/NELN 4.9 \$14,389.00 Last 4 digits of account number _ Nonpriority Creditor's Name 121 S 13TH ST When was the debt incurred? 11/2015 Number As of the date you file, the claim is: Check all that apply. Contingent LINCOLN 68508 Nebraska Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts

No Yes

Is the claim subject to offset?

Other. Specify

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D Debtor 1 Karen Fouch-Jenkins Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** DEPT OF EDUCATION/NELN 4.10 \$10,860.00 Last 4 digits of account number 4545 Nonpriority Creditor's Name When was the debt incurred? 09/2013 121 S 13TH ST Number Street As of the date you file, the claim is: Check all that apply. Contingent LINCOLN Nebraska 68508 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes 4.11 DEPT OF EDUCATION/NELN \$8,856.00 Last 4 digits of account number 9444 Nonpriority Creditor's Name 121 S 13TH ST When was the debt incurred? 07/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent LINCOLN Nebraska 68508 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes 4.12 Peoples Gas \$4,800.00 Last 4 digits of account number Nonpriority Creditor's Name 200 E. Randolph When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60601 Chicago City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify _ Due Is the claim subject to offset? **✓** No

Yes

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D Fouch-Jenkins Debtor 1 Karen Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 Quantum3 Group LLC \$357.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 788 Number As of the date you file, the claim is: Check all that apply. c/o Leigh Faulkner Contingent Unliquidated Washington 98083 Kirkland City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify ___ Due Is the claim subject to offset? **✓** No Yes 4.14 Santander Consumer USA \$173.00 1000 Last 4 digits of account number ___ Nonpriority Creditor's Name 09/2013 14101 MYFORD RD FL 2 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent TUSTIN 92780 California Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify _ 049 Automobile Is the claim subject to offset? **✓** No Yes Sprint Corp. 4.15 \$5,000.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a PO Box 7949 As of the date you file, the claim is: Check all that apply. Attn Bankruptcy Dept Contingent Unliquidated Overland Park 66207 Kansas Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Due Is the claim subject to offset? **✓** No

Yes

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D Fouch-Jenkins Debtor 1 Karen Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.16 STATE COLLECTION SERVI \$449.00 Last 4 digits of account number Nonpriority Creditor's Name 2509 S STOUGHTON RD When was the debt incurred? 3/2017 Number As of the date you file, the claim is: Check all that apply. Contingent MADISON Wisconsin 53716 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **✓** ORIGINAL CREDITOR: MEDICAL **✓** No Other. Specify PAYMENT DATA Yes 4.17 Title Max \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 4773 Covington Hwy Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 30035 Decatur Georgia City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt ✓ Other. Specify ____ Notice Only Is the claim subject to offset? **✓** No

Yes

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Debtor 1 Karen D Fouch-Jenkins __ Case number (if known) Middle Name First Name Last Name Part 3: List Others to Be Notified About a Debt That You Already Listed Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. HARRIS & HARRIS LTD On which entry in Part 1 or Part 2 did you list the original creditor? Name 111 W JACKSON BLVD S-400 of (Check Line 4.1 Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured CHICAGO 60604 Illinois Last 4 digits of account number City State Zip Code Illinois Secretary of State On which entry in Part 1 or Part 2 did you list the original creditor? 2701 S Dirksen Pkwy of (Check Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured

Last 4 digits of account number

Springfield

Illinois

State

62723

Zip Code

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 Debtor 1
 Karen
 D
 Fouch-Jenkins
 Case number (if known)

 First Name
 Middle Name
 Last Name

Part 4: Add the Amounts for Each Type of Unsecured Claim Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 Total claims 6a. Domestic support obligations. from Part 1 \$200.00 6b. Taxes and certain other debts you owe the government \$0.00 6c. Claims for death or personal injury while you were intoxicated \$0.00 6d. Other. Add all other priority unsecured claims. Write that amount here. \$200.00 6e. Total. Add lines 6a through 6d. 6e. **Total claims** \$164,271.00 **Total claims** 6f. Student loans from Part 2 \$0.00 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims \$0.00 6h. Debts to pension or profit-sharing plans, and other similar \$13,702.00 6i. Other. Add all other nonpriority unsecured claims. Write that amount here. \$177,973.00 6j. Total. Add lines 6f through 6i.

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Fill in this infor	mation to identify your ca	ase:			
Debtor 1	Karen	D	Fouch-Jenkins		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		Northern	District of Illinois		
Case number			(State)		

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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		Doc	ument Page 3	5 01 72			
Fill in this i	nformation to identify your ca	se:					
Debtor 1	Karen	D	Fouch-Jenkins				
	First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if fili	ng) First Name	Middle Name	Last Namo				
	- I not reame						
United Stat	tes Bankruptcy Court for the:	Northern					
Case numl	oer		(Giaio)				
(If known)				Check if this is as			
				amended filing			
Officia	al Form 106H						
Sched	ule H: Your Code	ebtors		12/15			
filing toget the entries	her, both are equally respons	sible for supplying correct	information. If more spa	ce is needed, copy the Additional Page, fill it out, and number			
	• • • • • • • • • • • • • • • • • • • •	ı are filing a joint case, do no	ot list either spouse as a co	debtor.)			
L L	No Yes						
	the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)						
✓ 1	No. Go to line 3.						
	• •	spouse, or legal equivaler	nt live with you at the time	De as complete and accurate as possible. If two married people are more space is needed, copy the Additional Page, fill it out, and number the top of any Additional Pages, write your name and case number (if se as a codebtor.) Pritory? (Community property states and territories include Arizona, California, consin.)			
<u> </u>	No						
	Yes. In which community	state or territory did you li	dle Name Last Name District of Illinois (State) Check if this is an amended filing 12/15 er for any debts you may have. Be as complete and accurate as possible. If two married people are plying correct information. If more space is needed, copy the Additional Page, fill it out, and number itional Page to this page. On the top of any Additional Pages, write your name and case number (if point case, do not list either spouse as a codebtor.)				
	Name of your spouse, fo	rmer spouse, or legal equiva	lent	_			
	Number Street			_			

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Zip Code

State

City

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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		_		3				
Fill in this in	formation to identify	your case:						
Debtor 1	Karen	D	Fouch	n-Jenkins				
	First Name	Middle Name	Last N			Che	ck if this is:	
Debtor 2	. =						An amended filing	
(Spouse, if filing	First Name	Middle Name	Last N	Name			ŭ	
United States the: Case number	Bankruptcy Court for	Northern	_ District of III	linois State)			A supplement showing post-petition of expenses as of the following date:	cnapter
(If known)						Ī	MM / DD / YYYY	
Official	Form 106I							
Schedu	le I: Your In	come						12
number (if k	ore space is needed nown). Answer ever escribe Employmei	y question.			ne top ot a	any additi	onal pages, write your name an	d case
Fill in you informati	ur employment on.		Debtor 1	1			Debtor 2	
	If you have more than one job,	Employment status	✓ Emplo	✓ Employed			Employed	
attach a s	eparate page with		Not E	mployed			Not Employed	
informatio employers	nformation about additional	Occupation	_				_	
	art time, seasonal, or	•	A	2 DED(2110			
•	self-employed work.	Employer's name Employer's address	Amazon C	Amazon Com DEDC LLC.				
•	on may include student naker, if it applies.			P.O. Box 80726 Number Street			Number Street	
			Seattle	Wa	ashington 9	8108		
			City	Sta		ip Code	City State Zip C	ode
		How long employed			<u> </u>			
		there?						
Part 2: Gi	ve Details About N	Monthly Income						
	onthly income as of the ss you are separated.	the date you file this fon	n. If you have	nothing t	o report for	any line, w	rite \$0 in the space. Include your no	n-filing
	r non-filing spouse hav , attach a separate she		, combine the	informati	on for all er	nployers fo	r that person on the lines below. If yo	u need
more space	, attacii a separate srie	et to triis ioitti.			For Debto	or 1	For Debtor 2 or	
0 1							non-filing spouse	
		ary, and commissions (before, calculate what the monthly		2	\$2	2,654.17	\$0.00	
3. Estima	te and list monthly ove	rtime pay.		3.		+ \$0.00	+ \$0.00	
4 Calcula	ate aross income Add I	ine 2 ± line 3		4	•	2 654 17	00.02	

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Deb	tor 1Karen First Name		ouch-Jenkins ast Name	Case number	r <i>(if</i>		
		date name		For Debtor 1	For Debtor 2 or non-filing spouse		
Co	opy line 4 here		→ 4.	\$2,654.17	\$0.00		
5. Li	st all payroll ded						
5	a. Tax, Medicare,	and Social Security deductions	5a.	\$381.66	\$0.00		
5	b. Mandatory cor	ntributions for retirement plans	5b.	\$0.00	\$0.00		
5	c. Voluntary cont	ributions for retirement plans	5c.	\$106.17	\$0.00		
5	d. Required repa y	yments of retirement fund loans	5d.	\$0.00	\$0.00		
5	e. Insurance		5e.	\$85.00	\$0.00		
5	f. Domestic supp	ort obligations	5f.	\$0.00	\$0.00		
5	g. Union dues		5g.	\$0.00	\$0.00		
5	h. Other deduction	ons. Specify:	5h. +	\$0.00 +	\$0.00		
6. A 0 +5h.		ductions. Add lines 5a + 5b + 5c + 5d + 5e +5f	f + 5g 6.	\$572.82	\$0.00		
7. C a	alculate total mo	nthly take-home pay. Subtract line 6 from line	4. 7.	\$2,081.34	\$0.00		
8. Li	st all other incon	ne regularly received:					
8	business, profe	•					
		ent for each property and business showing ordinary and necessary business expenses, and					
	the total monthl	•	8a.	\$0.00	\$0.00		
8	b. Interest and di	vidends	8b.	\$0.00	\$0.00		
8	dependent reg	-	a				
		, spousal support, child support, maintenance, ent, and property settlement.	8c.	\$0.00	\$0.00		
8	d. Unemploymen t	t compensation	8d.	\$0.00	\$0.00		
8	e. Social Security	,	8e.	\$0.00	\$0.00		
8:	Include cash ass	ent assistance that you regularly receive sistance and the value (if known) of any non-that you receive, such as food stamps (benefits emental Nutrition Assistance Program) or es	8f.	\$0.00	\$0.00		
8	g. Pension or reti	irement income	8g.	\$0.00	\$0.00		
8	- h. Other monthly	income. Specify: See attached	8h. +	\$685.45 +	\$0.00		
9. A d	dd all other incon	ne Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g +	- 8h. 9.	\$685.45	\$0.00		
	•	r income. Add line 7 + line 9. ne 10 for Debtor 1 and Debtor 2 or non-filing sp	10. oouse	\$2,766.79 +	\$0.00	= [\$2,766.79
Ir fr D	nclude contribution iends or relatives. o not include any	gular contributions to the expenses that you as from an unmarried partner, members of your amounts already included in lines 2-10 or amounts	household, your d	ependents, your roomn	listed in Schedule J.		·
S	pecify:					11. +	\$0.00
		n the last column of line 10 to the amount in the Summary of Schedules and Statistical Sur				12.	\$2,766.79
						Į.	Combined monthly income
13.	No. Yes. Explain:	increase or decrease within the year after y	you file this form?				
	-						

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Debtor 1 Karen D Fouch-Jenkins Case number (if known)

Part 2: Give Details About Monthly Income

Official Form 1061. Additional page.

For Debtor 1 For Debtor 2 or non-filing spouse

8h.Other monthly income. Specify:

\$685.45

\$0.00

1. Langley Avenue Church

	Case 17-18		ment Page 39 of 7	/20/17 08:59:52 [/] 2	Desc Main	
Fill in this inform	nation to identify your	case:				
Debtor 1	Karen First Name	D Middle Name	Fouch-Jenkins Last Name	Check if this is:		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended filin	g	
United States Ba	nkruptcy Court for the	e: Northern [District of Illinois (State)		nowing post-petition chapter 13 he following date:	3
Case number (If known)				MM / DD / YYYY	,	
Official F	orm 106J					
Schedule	J: Your Ex	penses			1	12/1
(if known). Answ	er every question. ribe Your Househo t case?	•	form. On the top of any addition	nal pages, write your na	ame and case number	
		separate household?				
	No Yes. Debtor 2 must	file Official Forms 106J-2, <i>Expen</i>	ses for Separate Household of De	btor 2.		
2. Do you have	dependents?	No				
Do not list De Debtor 2.		Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?	
3. Do your expe		No				
than yourself and dependents?	youi	Yes				

Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptoy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form B 106I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. 4.	4.	\$1,300.00
If not included in line 4:		
4a. Real estate taxes	4a	\$0.00
4b. Property, homeowner's, or renter's insurance	4b.	\$0.00
4c. Home maintenance, repair, and upkeep expenses	4c.	\$0.00
4d. Homeowner's association or condominium dues	4d	\$0.00

Your expenses

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Debtor 1 Karen D Fouch-Jenkins Case number (if known)
First Name Middle Name Last Name

First Name	Middle Name	Last Name		
				Your expenses
5. Additional mortgage payments for	your residence, such as	s home equity loans	5.	\$0.00
6. Utilities:				
6a. Electricity, heat, natural gas			6a.	\$125.00
6b. Water, sewer, garbage collection			6b.	\$150.00
6c. Telephone, cell phone, Internet,	satellite, and cable service	es .	6c.	\$0.00
6d. Other. Specify:			6d	\$0.00
$7.\ \textbf{Food and housekeeping supplies}$			7.	\$171.00
8. Childcare and children's education	n costs		8.	\$0.00
9. Clothing, laundry, and dry cleaning	9		9.	\$75.00
10. Personal care products and servi	ces		10.	\$60.00
11. Medical and dental expenses			11.	\$20.00
12. Transportation. Include gas, maint Do not include car payments	enance, bus or train fare.		12.	\$125.00
13. Entertainment, clubs, recreation	, newspapers, magazine	es, and books	13.	\$0.00
14. Charitable contributions and reli	gious donations		14.	\$0.00
15. Insurance. Do not include insurance deducted f	rom your pay or included	in lines 4 or 20.		
15a. Life insurance			15a	\$0.00
15b. Health insurance			15b	\$0.00
15c. Vehicle insurance			15c	\$100.00
15d. Other insurance. Specify:			15d	\$0.00
16. Taxes. Do not include taxes deduct	ed from your pay or inclu	ded in lines 4 or 20.		
Specify:			16	\$0.00
17. Installment or lease payments:			10	
17a. Car payments for Vehicle 1			17a	\$210.00
17b. Car payments for Vehicle 2			17b	\$0.00
17c. Other. Specify:			17c	\$0.00
17d. Other. Specify:			17d	\$0.00
18. Your payments of alimony, maint	enance, and support th	at you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Yo	our Income (Official For	m 106l).	18.	·
19.Other payments you make to supp	oort others who do not l	live with you.		
Specify:			19.	\$0.00
	included in lines 4 or 5	of this form or on Schedule I: Your Income.	00-	40.00
20a. Mortgages on other property20b. Real estate taxes.			20a	\$0.00
	orle ineurance		20b	\$0.00
20c. Property, homeowner's, or rent			20c	\$0.00
20d. Maintenance, repair, and upkee			20d	\$0.00
20e. Homeowner's association or co	ondominium dues		20e	\$0.00

Official Form 106J Schedule J: Your Expenses page 2

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Debtor 1	Karen	D	Fouch-Jenkins	Case number (if known)		
	First Name	Middle Name	Last Name			
21. Othe	r. Specify:				21	\$0.00
22. Calc	ulate your monthly expenses.					\$2,336.00
22a. /	Add lines 4 through 21.					\$0.00
22b.	Copy line 22 (monthly expense	s for Debtor 2), if any,	from Official Form 106J-2			\$2,336.00
22c. /	Add line 22a and 22b. The resu	It is your monthly exp	enses.		22.	
23.Calcu	ulate your monthly net incom	e.				
23a. (Copy line 12 (your combined m	onthly income) from	Schedule I.		23a	\$2,766.79
23b.	Copy your monthly expenses fr	om line 22 above.			23b	\$2,336.00
	Subtract your monthly expenses		ncome.			\$430.79
	The result is your monthly net in	ncome.			23c	
mort	example, do you expect to finish to gage payment to increase or de No Yes Explain here:					

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Fill in this infor	rmation to identify your ca	ase:	
Debtor 1	Karen	D	Fouch-Jenkins
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)
Case number			

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to h	nelp you fill out bankruptcy forms?
	☑ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and
×	/s/ Karen Fouch-Jenkins	×
	Signature of Debtor 1	Signature of Debtor 2
	Date 6/20/2017	Date
	MM/DD/YYYY	MM/DD/YYYY

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FIII IN UNI	Sillionna	tion to identify your o	<i>a a a a a a a a a a</i>				
Debtor 1	F	aren irst Name	D Middle N	Fouch-Je Jame Last Nam			
Debtor 2 (Spouse, if		irst Name	Middle N	lame Last Nam	<u>e</u>		
United S	tates Ban	kruptcy Court for the:	Northern	District of Illino			
Case nui	mber _			(Stat	e) 		
, ,	–	407					Check if this is
Offic	ial F	orm 107					amended filing
State	ment	of Financia	al Affairs fo	or Individuals	Filing for Bank	ruptcy	04/
informat	tion. If m	ore space is neede	ed, attach a sepa		together, both are equal . On the top of any addi		
number	(if know	n). Answer every q	uestion.				
Part 1:	Give D	etails About Your	Marital Status	and Where You Lived	Before		
1. W	hat is you	ur current marital st	atus?				
□	Marrie	d					
	Marrie Not ma						
	Not ma	arried	ou lived anywhere	other than where you liv	ve now?		
2. Du	Not ma	arried	ou lived anywhere	other than where you liv	re now?		
	Not mauring the	arried last 3 years, have yo		other than where you liv 3 years. Do not include v			
2. Du	Not mauring the	arried last 3 years, have yo					
2. Du	Not mauring the	arried last 3 years, have you					Dates Debtor 2 lived there
2. Du	Not mauring the No Yes. Li	arried last 3 years, have you		3 years. Do not include v	vhere you live now.		
2. Du	Not ma	arried last 3 years, have you		3 years. Do not include v	where you live now. Debtor 2:		there
2. Du	Not ma	arried last 3 years, have youngers st all of the places you		3 years. Do not include v Dates Debtor 1 lived there	Debtor 2: Same as Debtor 1		Same as Debtor 1
2. Du	Not ma uring the No Yes. Li Debtor	rried last 3 years, have your strail of the places your 1:	ou lived in the last	3 years. Do not include v Dates Debtor 1 lived there	Debtor 2: Same as Debtor 1 Number Street	7ia Oa da	Same as Debtor 1 From
2. Du	Not ma	arried last 3 years, have youngers st all of the places you		3 years. Do not include v Dates Debtor 1 lived there	Debtor 2: Same as Debtor 1 Number Street City State	Zip Code	there Same as Debtor 1 From To
2. Du	Not ma uring the No Yes. Li Debtor	rried last 3 years, have your strail of the places your 1:	ou lived in the last	3 years. Do not include v Dates Debtor 1 lived there	Debtor 2: Same as Debtor 1 Number Street	Zip Code	Same as Debtor 1 From
2. Du	Not ma uring the No Yes. Li Debtoi	rried last 3 years, have your strail of the places your 1:	ou lived in the last	3 years. Do not include v Dates Debtor 1 lived there	Debtor 2: Same as Debtor 1 Number Street City State	Zip Code	there Same as Debtor 1 From To
2. Du	Not ma uring the No Yes. Li Debtoi	arried last 3 years, have your strall of the places your 1:	ou lived in the last	3 years. Do not include v Dates Debtor 1 lived there From To	Debtor 2: Same as Debtor 1 Number Street City State Same as Debtor 1	Zip Code	there Same as Debtor 1 From To Same as Debtor 1
2. Du	Not ma uring the No Yes. Li Debtoi	arried last 3 years, have your strail of the places your 1:	ou lived in the last	3 years. Do not include v Dates Debtor 1 lived there From To	Debtor 2: Same as Debtor 1 Number Street City State Same as Debtor 1	Zip Code	there Same as Debtor 1 From To Same as Debtor 1 From From

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Fouch-Jenkins

D

Debtor 1 Karen Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$16763.56 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, \$27000.00 Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, **✓** \$21000.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Sources of income Gross income from Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions and exclusions) exclusions) From January 1 of current year until the date you filed for bankruptcy: For last calendar year: (January 1 to December 31, 2016 For the calendar year before that: (January 1 to December 31, 2015

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D Fouch-Jenkins Debtor 1 Karen Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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btor 1 Karen	D	Fouc	ch-Jenkins	Case number (if known)
First Name	Middle Name	Last	Name		
Insiders include your re corporations of which y agent, including one fo such as child support a	r a business you operate as	s; relatives of any goerson in control, co	eneral partners; par or owner of 20% or	tnerships of which ye more of their voting	
	onto to an incidor				
Tes. List all payin	ents to an insider.	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Insider's Name					
Number Street					
City S	tate Zip Code				
Insider's Name					
Number Street	_				
City S	tate Zip Code				
insider? Include payments on de No	ou filed for bankruptcy, debts guaranteed or cosigne	d by an insider.	payments or trans	sfer any property oi	n account of a debt that benefited an
		Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
Insider's Name Number Street					
City S	tate Zip Code				
Insider's Name					
Number Street					
City S	tate Zip Code				
	iare zin Gode				

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D Fouch-Jenkins Debtor 1 Karen Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property 2009 Dodge Journey \$0 Title Max Creditor's Name Explain what happened 4773 Covington Hwy Number Street Property was repossessed. Property was foreclosed. Georgia 30035 Decatur Property was garnished. State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Deb	tor 1 Karer First I		D Middle Name	Fouch-Jenkins Last Name	Case number (if known)		
11.	account No	0 days before you filed for sor refuse to make a pa		ny creditor, including a bank owed a debt?	or financial institution, se	t off any amou	nts from your
				Describe the action the cre		Date action was taken	Amount
	Cred	ditor's Name					
	Nun	nber Street		Last 4 digits of account number	ber: XXXX-		
	City	State	Zip Code				
12.		year before you filed for ed receiver, a custodian,		y of your property in the poss	session of an assignee for t	the benefit of c	reditors, a court-
	✓ No Yes						
Part	5: List	Certain Gifts and Cor	ntributions				
13.	✓ No	s. Fill in the details for eac	ch gift.	ou give any gifts with a total			
		s with a total value of mo person	ore than \$600	Describe the gifts		Dates you gave the gifts	Value
	Pers	son to Whom You Gave the	e Gift				
	Nun	nber Street					
	City Pers	State son's relationship to you	Zip Code				
	Pers	son to Whom You Gave the	e Gift				
	Nun	nber Street					
	City Pers	State con's relationship to you	Zip Code				

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Debtor 1	Karen	D	Fouch-Jenkins	Case number (if kno	VN)	
	First Name	Middle Name	Last Name		<u>-</u>	
4. Wit	hin 2 years before you file	d for bankruptcy, did	l you give any gifts or contributi	ons with a total value	of more than \$600	to any charity?
	No					
✓	No					
	Yes. Fill in the details for	each gift or contributi	on.			
	Gifts or contributions to	charities	Describe what you contrib	utod	Date you	Value
	that total more than \$60		Describe what you contrib	uteu	contributed	Value
	that total more than 400	,0			Continuated	
	Charity's Name		-			
	-					
			-			
	Ni. and how Ohread		_			
	Number Street					
			_			
	City State	Zip Code				
rt 6:	List Certain Losses					
gar ✓	nbling? No Yes. Fill in the details.					
	Describe the property yo	u lost and	Describe any insurance co	werage for the loss	Date of your	Value of property
	how the loss occurred	ou lost allu	Include the amount that insu		loss	lost
			pending insurance claims on		.000	
			A/B: Property.			
. Wit	out seeking bankruptcy or	for bankruptcy, did y preparing a bankrup	you or anyone else acting on yo tcy petition? or credit counseling agencies for se			anyone you consulted
6. Wit	hin 1 year before you filed out seeking bankruptcy or	for bankruptcy, did y preparing a bankrup	tcy petition?			anyone you consulted
6. Wit	hin 1 year before you filed out seeking bankruptcy or ude any attorneys, bankrupt No	for bankruptcy, did y preparing a bankrup	tcy petition?			anyone you consulted
i. Wit	hin 1 year before you filed out seeking bankruptcy or ude any attorneys, bankrupt	for bankruptcy, did y preparing a bankrup	tcy petition? or credit counseling agencies for se	ervices required in your b	ankruptcy.	
i. Wit	hin 1 year before you filed out seeking bankruptcy or ude any attorneys, bankrupt No	for bankruptcy, did y preparing a bankrup	tcy petition? or credit counseling agencies for se Description and value of an	ervices required in your b	pankruptcy. Date payment	Amount of
. Wit	hin 1 year before you filed out seeking bankruptcy or ude any attorneys, bankrupt No	for bankruptcy, did y preparing a bankrup	tcy petition? or credit counseling agencies for se	ervices required in your b	Date payment or transfer	
. Wit	hin 1 year before you filed out seeking bankruptcy or ude any attorneys, bankrupt No	for bankruptcy, did y preparing a bankrup	tcy petition? or credit counseling agencies for se Description and value of an	ervices required in your b	pankruptcy. Date payment	Amount of payment
. Wit	hin 1 year before you filed but seeking bankruptcy or ude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm	for bankruptcy, did y preparing a bankrup	tcy petition? or credit counseling agencies for se Description and value of an	ervices required in your b	Date payment or transfer	Amount of
. Wit	hin 1 year before you filed but seeking bankruptcy or ude any attorneys, bankrupt No Yes. Fill in the details.	for bankruptcy, did y preparing a bankrup	tcy petition? or credit counseling agencies for se Description and value of an transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
. Wit	hin 1 year before you filed but seeking bankruptcy or ude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm	for bankruptcy, did y preparing a bankrup tcy petition preparers, c	tcy petition? or credit counseling agencies for se Description and value of an transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
. Wit	hin 1 year before you filed but seeking bankruptcy or ude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid	for bankruptcy, did y preparing a bankrup tcy petition preparers, c	tcy petition? or credit counseling agencies for se Description and value of an transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
. Wit	hin 1 year before you filed but seeking bankruptcy or ude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	for bankruptcy, did y preparing a bankrup tcy petition preparers, c	tcy petition? or credit counseling agencies for se Description and value of an transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
. Wit	hin 1 year before you filed but seeking bankruptcy or ude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	for bankruptcy, did y preparing a bankrup tcy petition preparers, c	tcy petition? or credit counseling agencies for se Description and value of an transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
. Wit	hin 1 year before you filed but seeking bankruptcy or ude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue	for bankruptcy, did y preparing a bankrup tcy petition preparers, c	tcy petition? or credit counseling agencies for se Description and value of an transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
. Wit	hin 1 year before you filed but seeking bankruptcy or ude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street	for bankruptcy, did y preparing a bankrup tcy petition preparers, o	tcy petition? or credit counseling agencies for se Description and value of an transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
. Wit	hin 1 year before you filed out seeking bankruptcy or ude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois	for bankruptcy, did y preparing a bankruptcy petition preparers, of the preparers of the pr	tcy petition? or credit counseling agencies for se Description and value of an transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
. Wit	hin 1 year before you filed out seeking bankruptcy or ude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois	for bankruptcy, did y preparing a bankruptcy petition preparers, of the preparers of the pr	tcy petition? or credit counseling agencies for se Description and value of an transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
. Wit	hin 1 year before you filed but seeking bankruptcy or ude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address	for bankruptcy, did y preparing a bankruptcy petition preparers, of the following states of the follow	tcy petition? or credit counseling agencies for se Description and value of an transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
i. Wit	hin 1 year before you filed out seeking bankruptcy or ude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State	for bankruptcy, did y preparing a bankruptcy petition preparers, of the following states of the follow	tcy petition? or credit counseling agencies for se Description and value of an transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
6. Wit	hin 1 year before you filed but seeking bankruptcy or ude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address	for bankruptcy, did y preparing a bankruptcy petition preparers, of the following states of the follow	tcy petition? or credit counseling agencies for se Description and value of an transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
i. Wit	hin 1 year before you filed but seeking bankruptcy or ude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address Person Who Made the Pay	for bankruptcy, did y preparing a bankruptcy petition preparers, of the following states of the follow	tcy petition? or credit counseling agencies for se Description and value of an transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
6. Wit	hin 1 year before you filed but seeking bankruptcy or ude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address	for bankruptcy, did y preparing a bankruptcy petition preparers, of the following states of the follow	tcy petition? or credit counseling agencies for se Description and value of an transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
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6. Wit	hin 1 year before you filed but seeking bankruptcy or ude any attorneys, bankrupt No Yes. Fill in the details. Semrad Law Firm Person Who Was Paid 11101 S. Western Avenue Number Street Chicago Illinois City State Email or website address Person Who Made the Pay Person Who Was Paid Number Street	for bankruptcy, did y preparing a bankruptcy petition preparers, of the following state of	tcy petition? or credit counseling agencies for se Description and value of an transferred	ervices required in your b	Date payment or transfer was made	Amount of payment

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Deb		Karen	D	Fouch-Jenkins	Case n	umber (if known)	-		
		First Name	Middle Name	Last Name					
17.	help	hin 1 year before you filed by you deal with your credit not include any payment or the No	ors or to make paym		behalf p	ay or transfer	any property to	anyone	who promised to
	H	Yes. Fill in the details.							
				Description and value of any p transferred	roperty		Date payment or transfer was made	Amou	unt of payment
		Person Who Was Paid							
		Number Street							
		City State	Zip Code						
18.	the Incl	ordinary course of your bu	isiness or financial af nd transfers made as s	ecurity (such as the granting of a sec					
				Description and value of prope transferred	erty	Describe any payments red in exchange	property or ceived or debts p	paid	Date transfer was made
		Person Who Received Tran	sfer						·
		Number Street							
		City State Person's relationship to you	Zip Code u						
		Person Who Received Tran	sfer						
		Number Street							
		City State Person's relationship to you	Zip Code						
19.	ben	hin 10 years before you file eficiary? ese are often called asset-pro No Yes. Fill in the details.		d you transfer any property to a se	lf-settle	ed trust or simi	lar device of wh	ich you	are a
	Ц	. 33. Fill and dottallo.		Description and value of the	propert	y transferred			Date transfer was made
		Name of trust							

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D Fouch-Jenkins Debtor 1 Karen __ Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was number instrument before closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code City State Zip Code

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Fouch-Jenkins Debtor 1 Karen __ Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Deb	tor 1			D	F	ouch-Jenkins	Cas	se number <i>(ii</i>	known)		
		First Name		Middle Name	نا	ast Name					_
26.	Hav	e you been a part	y in any judic	ial or administ	rative proce	eeding under	any environme	ntal law? In	clude settler	nents and orde	ers.
	H	Yes. Fill in the det	ails.								
	ш	100.1 111 111 110 110	ano.		Carret as a			Noture	of the ease		Ctatus of the
					Court or a	gency		nature o	of the case		Status of the case
		Case title									
											Pending
					Court Name	€					
		Case number			NumberStre	eet					On appeal
		Caco names.									Concluded
					City	State	Zip Code				_
B		Cive Detaile Al	acut Vour B	violence or C	anna atian	o to Amy Du	olegoo				
Part	11:	Give Details Al	Jour Four B	usiness or C	onnection	S to Arry bu	siriess				
27	Wi+k	nin 4 years before	you filed for	hankruntev di	d vou own a	hueinaee or	have any of the	following c	onnections t	o any husiness	2
21.	WILL	iiii 4 years belore	you lifed for	bankruptcy, un	u you own a	i busiliess oi	nave any or the	ionowing c	omiections t	o any business	•
		A sole propri	etor or self-e	mployed in a tr	ade, profes	sion, or other	r activity, either t	full-time or p	oart-time		
		A member of	f a limited liab	ility company (LLC) or limit	ted liability pa	artnership (LLP)				
		A partner in a			,	, ,	,				
		ш .		naging executi	of a corr	oration					
		_			-						
		An owner of	at least 5% o	f the voting or e	equity secui	rities of a corp	poration				
	V	No. None of the a	bove applies	s. Go to Part 12)						
	H	Yes. Check all tha				ow for each h	nusiness				
	ш	103. Officer all the	ат арріу аро								
					Desc	ribe the nati	are of the busine	ess		dentification n	
										olar Goodinty II	
		Business Name			_				EIN:		
		Number Street							Dates busi	ness existed	
					Nam	e of account	ant or bookkeep	per			
		City	State	Zip Code					From	To	
					Desc	ribe the natu	are of the busine	ess		dentification n	
										ciai Security II	umber of frint.
		Business Name			_				EIN:		
		Number Street							Dates busi	ness existed	
					Nam	e of account	ant or bookkeep	per			
		City	State	Zip Code					From	To	
					Desc	ribe the natu	ure of the busine	ess		dentification n	
									include So	cial Security n	umber or ITIN.
		Business Name							EIN:		
		Dusiness Name									
		Number Street			_				Dates busi	ness existed	
					Nam	e of account	ant or bookkeep	per			
		City	State	Zip Code					From	То	
		•		•						~	

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Deb	tor 1 Karen		D	Fouch-Jenkins	Case number (if known)
	First Name		Middle Name	Last Name	
28.	creditors, or o	-	r bankruptcy, did y	ou give a financial statemen	t to anyone about your business? Include all financial institutions,
				Date issued	
	Name			MM/DD/YYYY	
	Name			WWW, BB/ TTTT	
	Number	Street		_	
	Oit.	Chaha	7in Onda	<u> </u>	
	City	State	Zip Code		
Part	t 12: Sign Bel	ow			
1	true and correct a bankruptcy ca	t. I understand tha	t making a false sta	atement, concea ^l ing propert or imprisonment for up to 2	nts, and I declare under penalty of perjury that the answers are y, or obtaining money or property by fraud in connection with 0 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	×	/s/ Karen Fouc	n-Jenkins		×
		Signature of Debto	r 1		Signature of Debtor 2
		Date 6/20/2017			Date 6/20/2017
ı	Did you attach a	additional pages to	Your Statement of	f Financial Affairs for Individu	uals Filing for Bankruptcy (Official Form 107)?
	√ No				
i	Yes				
ı	Did you pay or a	gree to pay some	ne who is not an a	ttorney to help you fill out ba	nkruptcy forms?
	✓ No				
	Yes. Name o	of person			Attach the Bankruptcy Petition Preparer's Notice,

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

		Northe	n District of Illinois			
In re	Karen D Fouch-Jenkins	•	Ca	se No.		
_	Debtor				(If known)	
			Ch	apter	Chapter 13	
	DISCLOSURE OF	COMPENS	ATION OF ATTO	RNEY F	OR DEBTOR	
1.	. Pursuant to 11 U.S.C. § 329(a) and F compensation paid to me within one rendered or to be rendered on behalf	year before the fili	ng of the petition in bankruptcy	, or agreed to	be paid to me, for services	
	For legal services, I have agreed to ac	cept			\$4,000.00	
	Prior to the filing of this statement I	nave received			\$500.00	
	Balance Due				\$3,500.00	
2.	. The source of the compensation paid	I to me was:				
	J Debtor	Othe	r (specify)			
3.	. The source of the compensation paid	I to me is:				
	J Debtor	Othe	r (specify)			
4.	4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.					
	I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.					
5.	. In return for the above-disclosed fee,	I have agreed to re	ender legal service for all aspect	s of the bank	ruptcy case, including:	
	 a. Analysis of the debtor's finan bankruptcy; 	cial situation, and	rendering advice to the debtor i	n determininç	g whether to file a petition in	
	b. Preparation and filing of any	petition, schedules	s, statements of affairs and plan	which may b	e required;	
	c. Representation of the debtor	at the meeting of o	creditors and confirmation hear	ng, and any a	adjourned hearings thereof;	
	d. Representation of the debtor	in adversary proce	edings and other contested bar	nkruptcy matt	ers;	
6.	. By agreement with the debtor(s), the	above-disclosed fe	e does not include the following	g services:		
		C	ERTIFICATION			
	certify that the foregoing is a complet tor(s) in this bankruptcy proceedings.	e statement of any	agreement or arrangement for	payment to m	ne for representation of the	
	6/20/2017		/s/ Brian A	Atlas		
	Date		Signature of A	Attorney		
			Semrad Law	, Firm		
			Name of lav			

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Fouch-Jenkins, Karen D Debtor(s)	Case No	Case No		
		Chapter.	Chapter13		
	VERIFICATI	ON OF CREDITOR MAT	ΓRIX		
Ti knowledge	he above named Debtors hereby verify that e.	the attached list of creditors is to	rue and correct to the best of their		
Date:	6/20/2017	/s/ Fouch-Jenkin Fouch-Jenkins, Signature of Del	Karen D		

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DEPT OF EDUCATION/NELN 121 S 13TH ST LINCOLN, NE, 68508

BRIDGECREST CREDIT 4020 E INDIAN SCHOOL RD PHOENIX, AZ, 85018

Santander Consumer USA ATT POC: Janiscia Jackson PO Box 961245 Fort Worth, TX, 76161

Carmax Auto Finance 2040 THALBRO ST Richmond, VA, 23230

City of Chicago Parking 121 N. LaSalle St # 107A Chicago, IL, 60602

HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654

Illinois Secretary of State 2701 S Dirksen Pkwy Springfield, IL, 62723

Comcast p.o. box 196 Newark, NJ, 07101

Title Max 2375 Wesley Chapel Rd Decatur, GA, 30035

Quantum3 Group LLC PO Box 788 c/o Fran Rosello Kirkland, WA, 98083

Peoples Gas PO BOX 2968 Milwaukee, WI, 53201 Fifth Third Mortgage Company 5001 Kingsley Drive Cincinnati, OH, 45227

ComEd 3 Lincokln Cetre c/o Sabrina Copelan Villa Park, IL, 60181

Aarons 7311 S. Ashland Chicago, IL, 60636

Sprint Corp. PO Box 7949 Attn: Bankruptcy Dept. c/o Jake Rattmann Overland Park, KS, 66207

STATE COLLECTION SERVI 2509 S STOUGHTON RD MADISON, WI, 53716

IRS 1 PO Box 7346 Philadelphia, PA, 19101

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.



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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to \$1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.



F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$500.00 toward the flat fee, leaving a balance due of \$3,500.00; and \$61.76 for expenses, leaving a balance due of \$3,871.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	6/19/2017		
Signed:			
/s/ Kare	n Fouch-Jenkins Karentach Senter		
		/s/ Brian Atlas	-ON
Debtor(s)	Attorney for Deb	tor(s)

Do not sign if the fee amounts at top of this page are blank.

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Debtor 1 Karen First Name	D Middle Name	Fouch-Jenkins Last Name	Case number (if known)				
Part 6: Answer These Q	uestions for Reporting Purp						
^{16.} What kind of debts do you have?	16a. Are your debts prima "incurred by an indivi No. Go to line 16 Yes. Go to line 17 16b. Are your debts prima	arily consumer debts'dual primarily for a per o. arily business debts? or investment or throus.	sonal, family, or househo Business debts are debts ugh the operation of the b	that you incurred to obtain ousiness or investment.			
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	No. Yes.	pter 7. Do you estimate t	that after any exempt prope e to distribute to unsecured	erty is excluded and administrative creditors?			
18. How many creditors do you estimate that you owe?	✓ 1-49☐ 50-99☐ 100-199☐ 200-999	1,000-5, 5,001-10 10,001-2	0,000	25,001-50,000 50,001-100,000 More than 100,000			
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,000, \$50,000,	01-\$10 million 001-\$50 million 001-\$100 million 0,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion			
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,000, \$50,000,	01-\$10 million 001-\$50 million 001-\$100 million 0,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion			
Part 7: Sign Below	Lhave examined this potition	and I declare well-					
For you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.						
	If no attorney represents me and I did not pay or agree to pay someone who is not an a out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified						
	I understand making a false s	tatement, concealing process can result in fine	oroperty, or obtaining mo	oney or property by fraud in orisonment for up to 20 years, or			
	/s/ Karen Fouch-Jenkins Signature of Debtor 1	Kiren Farch Sen	Signature of Debi	or 2			
	Executed on 6/19/201	7 DD / YYYY DDD A YYYYY	Executed on _	MM / DD / YYYY			

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Fill in this info	rmation to identify your o	ase:			
Debtor 1	Karen	D	Fouch-Jenkins		
	First Name	Middle Name	Last Name	-	
Debtor 2 (Spouse, if filing)	F				
-	First Name	Middle Name	Last Name		
United States 6	Bankruptcy Court for the:	Northern	District of Illinois		
Case number			(State)		
(If known)				-	
Official	Farm 100D-				neck if this is an
Official	Form 106De	<u>·C</u>			nended filing
Declarat	ion About an	Individual Debt	oric Schodules		
					12/15
i two married	people are filing togethe	er, both are equally respon	sible for supplying correct in	formation.	
You must file t	his form whenever you fi	le bankruptov schedules o	r amandad cabadulaa Maliin	g a false statement, concealing property, or o	
		on with a bankruptcy case	can result in fines up to \$25	g a talse statement, concealing property, or o 0,000, or imprisonment for up to 20 years, or t	btaining
J.S.C. §§ 152,	1341, 1519, and 3571.		•	, and the second	70tii. 16
David Sign	Dolour				
Part 1: Sign	Below				
Did you pa	ay or agree to pay some	one who is NOT an attorne	y to help you fill out bankrup		
Processes		and the state of the state of the	y to neip you im out pankrup	tcy forms?	V-100 4144
✓ No					Bern April List S
Yes. N	lame of person		Attach Bankruptcy Petition	on Preparer's Notice, Declaration, and	W4 141 1 P 2000
			Signature (Official Form	119).	AMPER 1 ()
					THA ANNOUNCES
					And then we
					000 1 6 PT 1 1 6 PAGE
that they	alty of perjury, I declare	that I have read the sumn	nary and schedules filed with	this declaration and	000 ° C Pis — L'AMBRICAN, PER MAYOR.
that they a	are true and correct.		nary and schedules filed with	this declaration and	mar (Prince) of department of the second
mat mey a	are true and correct.	that I have read the summ	nary and schedules filed with	this declaration and	The common state of the co

Signature of Debtor 2

MM/DD/YYYY

Date

Signature of Debtor 1

MM/DD/YYYY

Date 6/19/2017

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Debtor 1 Karen	D	Fouch-Jenkins	Case number (if known)
First Name	Middle Name	Last Name	
28. Within 2 years before you creditors, or other parti	ou filed for bankruptcy, did g es.	ou give a financial stateme	ent to anyone about your business? Include all financial institutions
✓ No✓ Yes. Fill in the detail	s below.		
		Date issued	
Name		MM/DD/YYYY	
Number Street			
City	State Zip Code		
Part 12: Sign Below			
a bankruptcy case can res	sult in fines up to \$250,000, en Fouch-Jenkins		ents, and I declare under penalty of perjury that the answers are ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
Signature	of Debtor 1		Signature of Debtor 2
Date 6/19	9/2017		Date 6/19/2017
Did you attach additional ;	pages to Your Statement of	Financial Affairs for Individ	uals Filing for Bankruptcy (Official Form 107)?
☑ No			·
Yes			
Did you pay or agree to pay	y someone who is not an at	orney to help you fill out be	ankruptcy forms?
☑ No		•	
Yes. Name of person	NAME OF THE PARTY		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Fouch-Jenkins, Karen D	Case No			
	Debtor(s)	0000110.	0.000 110.		
		Chapter.	Chapter13		
	VERIFIC	CATION OF CREDITOR MATRIX			
Ti knowledge		y that the attached list of creditors is true and	correct to the best of their		
Date:	6/19/2017	/s/ Fouch-Jenkins, Karen	o Karestad-sentur		
		Fouch-Jenkins, Karen D Signature of Debtor			

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tor 1	Karen	D	Fouch-Jenkins	Case number //fknown			
	First Name	Middle Name	Last Name				
Ca	Iculate the median family inco	me that applies to yo	ou. Follow these steps		marked the law experience of the		
16	a. Fill in the state in which you live	e.	Illinois				
16	b. Fill in the number of people in	your household.	1				
16	-	e for your state and siz		organisa ngambaranan	\$50,765.00		
To fill a list of applicable median intoffic annuments, do offilling							
Ho		,		ay also be available at the samuaptey olding office.			
17a. Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 122C-2).							
17b. Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, Disposable income is determined under 11 U.S.C. § 1325(b)(3). Go to Part 3 and fill out Calculation of Disposable Income (Official Form 122C-2). On line 39 of tom, copy your current monthly income from line 14 above.							
3;	Calculate Your Commitme	nt Period Under 1	1 U.S.C. §1325(b)	(4)			
	- · ·				\$3,423.88		
con	duct the marital adjustment if i nmitment period under 11 U.S.C.	t applies. If you are m § 1325(b)(4) allows y	narried, your spouse is ou to deduct part of y	s not filing with you, and you contend that calculating the our spouse's income, copy the amount from line 13.			
19a	a. If the marital adjustment does n	ot apply, fill in 0 on lin	e 19a.		-\$0.00		
19b	o. Subtract line 19a from line 18	8.			\$3,423.88		
Cal	culate your current monthly in	come for the year. Fe	ollow these steps:				
20a	a. Copy line 19b.				\$3,423.88		
	Multiply by 12 (the number of n	nonths in a year).			x 12		
20b	o. The result is your current month	nly income for the year	for this part of the for	m.	\$41,086.56		
20c	c. Copy the median family income	for your state and size	e of household from li	ne 16c.	\$50,765.00		
Hov	w do the lines compare?						
図	Line 20b is less than line 20c. Un commitment period is 3 years. G	nless otherwise ordere to to Part 4.	d by the court, on the	top of page 1 of this form, check box 3, The			
	Line 20b is more than or equal to 4, The commitment period is 5 y	o line 20c. Unless othe vears. Go to Part 4.	erwise ordered by the o	court, on the top of page 1 of this form, check box			
4:	Sign Below				And the second s		
	By signing nere, i declare under p			s statement and in any attachments is true and correct.			
	/s/ Karen Fouch-Jenkins	. Lareston	ch Jersen x		PP ==000+=P4000000 =		
	Signature of Debtor 1	,	- 5	Signature of Debtor 2	Andrews .		
	Date 6/19/2017		Г		T CAMPA		
	MM/DD/YYYY			MM/DD/YYYY	Conformer men		
If you checked 17a, do NOT fill out or file Form 122C-2. If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.							
	Ca 16 16 16 17 17 17 17 17 17 17 17 17 17 17 17 17	Calculate the median family income 16a. Fill in the state in which you live 16b. Fill in the number of people in 16c. Fill in the number of people in 16c. Fill in the median family income household using the link specified in the state in which you can get the lines compare? 17a. Line 15b is less than or equander 11 U.S.C. § 1325(b) (3). Go to form, copy your current median family income 17b. Line 15b is more than line U.S.C. § 1325(b) (3). Go to form, copy your current median displayment if it commitment period under 11 U.S.C. 19a. If the marital adjustment does not 19b. Subtract line 19a from line 18c. Calculate your current monthly in 20a. Copy line 19b. Multiply by 12 (the number of not 19b. The result is your current monthly in 20b. The result is your current monthly 20c. Copy the median family income 19b. Line 20b is less than line 20c. Uncommitment period is 3 years. Go 19b. Sign Below By signing here, I declare under 19b. Signature of Debtor 1 Date 6/19/2017 MM/DD/YYYY If you checked 17a, do NOT fill of 19 you checked 17b, fill out Form	Calculate the median family income that applies to you to the state in which you live. 16b. Fill in the state in which you live. 16b. Fill in the median family income for your state and size household. 16c. Fill in the median family income for your state and size household using the link specified in the separate instructions for How do the lines compare? 17a. Line 15b is less than or equal to line 16c. On the under 11 U.S.C. § 1325(b)(3). Go to Part 3. Do 17b. Line 15b is more than line 16c. On the top of part U.S.C. § 1325(b)(3). Go to Part 3 and fill out Compared form, copy your current monthly income from line 11. Deduct the marital adjustment if it applies. If you are more commitment period under 11 U.S.C. § 1325(b)(4) allows y 19a. If the marital adjustment does not apply, fill in 0 on line 19b. Subtract line 19a from line 18. Calculate your current monthly income for the year. For 20a. Copy line 19b. Multiply by 12 (the number of months in a year). 20b. The result is your current monthly income for the year 20c. Copy the median family income for your state and size thow do the lines compare? Line 20b is less than line 20c. Unless otherwise ordere commitment period is 3 years. Go to Part 4. Line 20b is more than or equal to line 20c. Unless otherwise ordere commitment period is 3 years. Go to Part 4. Sign Below By signing here, I declare under penalty of perjury that the commitment period is 5 years. Go to Part 4. Signature of Debtor 1 Date 6/19/2017 MM/DD/YYYY If you checked 17a, do NOT fill out or file Form 122C-2 lif you checked 17b, fill out Form 122C-2 and file it with the proper in the period is 3 years.	Calculate the median family income that applies to you. Follow these steps: 16a. Fill in the state in which you live. 16b. Fill in the number of people in your household. 16c. Fill in the median family income for your state and size of household using the link specified in the separate instructions for this form. This list median family income for your state and size of household using the link specified in the separate instructions for this form. This list median family income for your state and size of household using the link specified in the separate instructions for this form. This list median family income for this top of page 1 of this form. This list median family using the link specified in the separate instructions for this form. This list median family income from the top of page 1 of this form, che u.s. S. f. 1325(b)(3). Go to Part 3 and fill out Calculation of Dispose form, copy your current monthly income from line 14 above. 3. Calculate Your Commitment Period Under 11 U.S.C. §1325(b) Copy your total average monthly income from line 11. Deduct the marital adjustment if it applies. If you are married, your spouse is commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your separate in the marital adjustment does not apply, fill in 0 on line 19a. 19b. Subtract line 19a from line 18. Calculate your current monthly income for the year. Follow these steps: 20a. Copy line 19b. Multiply by 12 (the number of months in a year). 20b. The result is your current monthly income for the year for this part of the for line 20b is less than line 20c. Unless otherwise ordered by the court, on the commitment period is 3 years. Go to Part 4. 3. Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the commitment period is 3 years. Go to Part 4. 4. Sign Below By signing here, I declare under penalty of perjury that the information on this signature of Debtor 1 Date 6/19/2017 MM/DD/YYYY If you checked 17a, do NOT fill out or file Form 122C-2 and fi	First Name Calculate the median family income that applies to you. Follow these steps: 16a. Fill in the state in which you live. 16b. Fill in the marking people in your household. 1 16c. Fill in the marking people in your household. 1 16c. Fill in the marking people in your household. 1 16c. Fill in the marking people in your household. 1 To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office. 16w do the lines compare? 17a.		